



**PATENT**  
**Case S-816**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**ROBERT B. PHELPS**

**APPLN. NO.: 10/636,125**

**FILED: AUGUST 7, 2003**

**METHOD OF ENHANCING VALUE OF  
PENSION PLAN ASSETS**

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**INFORMATION DISCLOSURE STATEMENT**

Enclosed herewith for consideration by the Examiner is an Information Disclosure Form PTO/SB/08a/B together with a copy of each document listed thereon.

Respectfully Submitted,

R. Andrew Patty II  
Reg. No. 38,992  
Attorney of Record

Telephone: 225-291-4600  
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**CERTIFICATE OF MAILING**

I hereby certify that, in the course of ordinary business, this paper (along with any referred to as being attached or enclosed) is being deposited on the date shown below with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Gina R. Merritt

PTO/SB/08a (08-03)  
Approved for use through 07/31/2006. OMB 0651-0031  
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet	1	of	3
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**Complete if Known**

Application Number	10/636,125
Filing Date	August 7, 2003
First Named Inventor	Robert B. Phelps
Art Unit	3629
Examiner Name	---
Attorney Docket Number	S-816

## U.S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

[illegible]

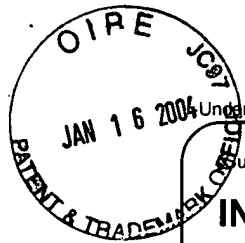
Examiner  
Signature

Date	
Considered	

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Substitute for form 1449B/PTO				<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)				<b>Application Number</b>	10/636,125
				<b>Filing Date</b>	August 7, 2003
				<b>First Named Inventor</b>	Robert B. Phelps
				<b>Art Unit</b>	3629
				<b>Examiner Name</b>	---
<b>Sheet</b>	2	<b>of</b>	3	<b>Attorney Docket Number</b>	S-816

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	L-1	PANKO, Ron; "Cashing Out"; Life Settlements; Life/Health; Bests Review; April 2002; 4 pages.	
	L-2	KATT, Peter; "A Life Settlement Update; And Life Insurance in Pension Plans"; AAI Journal; May 2003; Volume XXV; No. 4; pages 33-35.	
	L-3	SAVAGE, Terence; "Life Settlements Require A Complete Underwriting Workup"; National Underwriter; Life & Health/Financial Services Edition; October 28, 2002; 2 pages.	
	L-4	BROOKS, Brian et al.; "Clients May Hold Millions in Untapped Insurance Wealth, Study Finds"; Street Talk; On Wall Street; November 2002; pages 22-24.	
	L-5	BUERGER, Alan H.; "Life Settlements Come of Age"; Trusts & Estates; November 2002; 4 pages.	
	L-6	DOHERTY, Neil A. et al.; "The Benefits of A Secondary Market For Life Insurance Policies"; publication date unknown; (received from applicant postfiling); 27 pages.	
	L-7	DOHERTY, Neil A. et al.; "The Benefits of A Secondary Market For Life Insurance Policies"; Real Property, Probate and Trust Journal; Vol. 38; Number 3; Fall 2003; pages 449-478.	
	L-8	De SIMONE, Marcella; "Life Settlement Association Seeks To Set Up Accountability Standards"; National Underwriter; September 29, 2003; pages 8 and 10.	
	L-9	Author Unknown; "Measuring Pension Obligations and Determining Pension Plan Costs"; Actuarial Standards Board - Exposure Draft; December 2002; 23 pages.	
	L-10	HIGGINS, Barry; "Agents Find Opportunities In Life Settlements"; National Underwriter; September 29, 2003; pages 4-5.	
	L-11	FULLERTON, Jolene D.; "Using Life Settlements To Acheive Charitable Giving Goals"; National Underwriter; September 29, 2003; pages 5-6	

<b>Examiner Signature</b>		<b>Date Considered</b>	
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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet	3	of	3
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## OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

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Examiner Signature		Date Considered	
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